

United States Treasury 15-51 000 Automotive Credit



Item No.
2307 17665322

P 410-879-5400

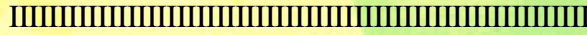
BELAIN, MD 21014

Month	Day	Year
02	20	06

Two Thousand and ***00/100**

DOLLARS	CENTS
\$ ***2,000	00

Sample A. Sample
123 Any Street
Your City, State 55555



Regional Disbursing Officer - VOID AFTER ONE YEAR

John Smith

52078 000000120 520197896 122707

That's right, **USA Motors** can have your taxes prepared and filed in the time it takes you to pick out your next vehicle. We have joined with **Deals 4 Wheels** to offer you a no hassles fast and private tax preparation service and within minutes you will have an estimate of your tax refund that you can use immediately as a down payment on that new or used vehicle you have been wanting!

Please Be Careful Not To Discard Or Lose This Notice... THIS IS REAL AND ACTUAL **PRE-APPROVED NOTICE***



LOCATION USA MOTORS

123 Any Street • Your City, State 55555



CALL USA MOTORS TODAY AT **555-555-5555**, Ask for John Smith
YOU HAVE BEEN PRE-APPROVED*

USA Motors would like to reward you with a **PRE-APPROVED*** line of credit of up to **\$19,975.00**.

Due to your preferred status, we have made special arrangements to make your experience as pleasant as possible. Any vehicle you select will be **MARKED DOWN** to our **LOWEST POSSIBLE PRICE! JUST SIGN AND DRIVE!!!**



TO ACTIVATE YOUR PRE-APPROVAL AMOUNT, YOU MUST:

- Step 1:** Call John Smith, our Loan Specialist at **555-555-5555**.
- Step 2:** Give them your Personal Approval Code # listed in the box.
- Step 3:** Your identity and pre-approval amount will be verified.
- Step 4:** Present this letter upon entering the dealership.

Pre-Approval Code:
5 4 3 2 5

FAILURE TO RESPOND TO THIS NOTIFICATION WILL VOID YOUR QUALIFICATION STATUS.
(NOTE: MAKE SURE YOU MENTION YOUR VIP PREFERRED STATUS WHEN YOU CALL)

CALL NOW:
555-555-5555

Issued by: **MDA Capital**
P.S. - Please present this letter upon entering the dealership.
Be prepared to accept immediate delivery of your new or used vehicle.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE below for more information about prescreened offers.

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of credit from this or any other companies, call toll free 1-888-567-8688, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 or by calling 1-888-5OPTOUT.

***Terms and Conditions of Offer:** Your new vehicle payment cannot exceed 20% of your gross monthly income. When combined, your other monthly payments and your new vehicle payment cannot exceed 50% of your gross monthly income. You must be at least 18 years of age and must provide income verification for a minimum of 2 years and legal residence verification for a minimum of 2 years. Lender assumes no responsibility for incorrect information supplied by various credit reporting agencies. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle and proof of full coverage insurance must be provided at the time of vehicle delivery. Bankruptcies must be discharged. If in compliance with provisions listed above, you are pre-qualified for an auto loan of no less than \$3,000 from MDA Capital. The actual amount of the loan and other credit terms extended to you will be determined by your credit history upon application for credit, your capacity to make the required payments and the automobile model year and mileage as allowed by State Law. Example transaction: For a \$5,000 loan, with no down payment, and having a 60 month loan term at an Annual Percentage Rate (APR) of 9.9%, your monthly payment will be \$21.20 for every \$1,000 financed, or \$106 per month in this example. *Credit severity may affect rate, term and down payment.

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